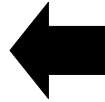


DEPT 608 7716345319050  
PO BOX 4115  
CONCORD CA 94524



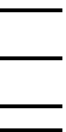
**FOR RETURN MAIL PURPOSES ONLY**



ADDRESS SERVICE REQUESTED



JANICE CROWTHER  
2020 HUNTCLIFFE CT  
ALLEN TX 75013-4723





NATIONAL CREDIT SERVICES, INC

MAIL TO: PO BOX 766

BOTHELL, WA 98041-0766

(866) 889-3902 / Fax (425) 398-6675

Hours of Operation:

Monday-Friday 8:00am to 5:00pm Pacific Time

Client: US Department of Education

Principal Balance :\$ 128,923.76

Interest :\$ 27,085.74

Fees &amp; Costs :\$ 27,956.90

Total Balance :\$ 183,966.40

Account No: 2164327

JANICE CROWTHER  
2020 HUNTCLIFFE CT  
ALLEN, TX 75013-4723

May 23, 2019

### Help Us Help You

The United States Department of Education has engaged us to collect the above defaulted student loan or grant overpayment debt. We suggest you telephone our toll free number (866) 889-3902 so we may help you. Some of the options available to you are:

- Compromise a portion of your debt for payment of the remaining balance.
- Rehabilitation of your loan by your commitment to repay the debt by making nine qualifying monthly payments.
- Establishing of an affordable monthly payment plan based upon your income and verifiable financial information; or,
- Consolidation of your loan(s) into a new loan.

Working together with our Customer Support Staff, we are confident one of these options can fit your needs. Call us today at (866) 889-3902 to discuss these options in greater detail.

If you do not make arrangements to pay the account in full, agree to an acceptable payment plan, or set up an authorized administrative resolution, we may recommend that the U.S. Department of Education (ED) initiate Administrative Wage Garnishment or litigation in Federal Court. Please be advised that the Debt Collection Improvement Act empowers the Secretary of Education to apply any tax refund to which you may be entitled against your debt (31 U.S.C. §3720A) or to garnish 15% of your disposable wages (31 U.S.C. §3720D) to those individuals' wages who refuse to pay their legal obligations to ED, without having to bring action in Federal Court. You will not be eligible for any additional federally insured student loans until your debt is repaid or forgiven. (31 U.S.C. §3720B).

**THIS HAS BEEN SENT TO YOU BY A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

SEE THE REVERSE SIDE OF THIS LETTER FOR IMPORTANT INFORMATION.

**FOR MILITARY PERSONNEL**

IF YOU ARE CURRENTLY SERVING ACTIVE DUTY OR HAVE SERVED IN THE UNIFORMED SERVICES WITHIN THE PRIOR 180 DAYS, YOU MAY QUALIFY FOR A LOWER INTEREST RATE AND REDUCTION IN COLLECTION FEES THROUGH THE SERVICE MEMBERS CIVIL RELIEF ACT (SCRA). TO OBTAIN MORE INFORMATION, PLEASE CONTACT OUR OFFICE OR ON-LINE AT [WWW.STUDENTAID.ED.GOV](http://WWW.STUDENTAID.ED.GOV).

**COLORADO**

A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE:  
[www.coag.gov/car](http://www.coag.gov/car).

LAW OFFICES OF IRVIN BORENSTEIN  
13111 EAST BRIARWOOD AVE #340  
CENTENNIAL, CO. 80112  
(303) 468-5788

**KANSAS**

AN INVESTIGATIVE CONSUMER REPORT, WHICH INCLUDES INFORMATION AS TO YOUR CHARACTER, GENERAL REPUTATION, PERSONAL CHARACTERISTICS AND MODE OF LIVING, HAS BEEN REQUESTED. YOU HAVE THE RIGHT TO REQUEST ADDITIONAL INFORMATION, WHICH INCLUDES THE NATURE AND SCOPE OF THE INVESTIGATION.

**MASSACHUSETTS**

NOTICE OF IMPORTANT RIGHTS YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO COLLECTION AGENCY.

**MINNESOTA** - THIS AGENCY IS LICENSED BY MINNESOTA DEPARTMENT OF COMMERCE.

**NORTH CAROLINA** - NC PERMIT NO. 103362. 2525 220th St SE #200, Bothell, WA 98021

**TENNESSEE**

THIS AGENCY IS LICENSED BY THE COLLECTION SERVICE BOARD OF THE DEPARTMENT OF COMMERCE AND INSURANCE OF THE STATE OF TENNESSEE.

**WISCONSIN** - This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, [www.wdfi.org](http://www.wdfi.org). P.O. Box 7876, Madison, WI 53707

NORMAL BUSINESS HOURS FOR NATIONAL CREDIT SERVICES, INC. ARE 8:00A.M TO 5:00P.M. PACIFIC TIME MONDAY THROUGH FRIDAY.

As of the date of this letter, you owe the amount stated on the reverse side of this letter. Because your student loan or grant overpayment you may require you to pay interest on the outstanding portion of your balance, as well as late charges and costs of recovery, which vary from day to day, the amount required to pay your account in full on the day you send payment may be greater than the amount stated here. If you pay the amount stated here, an adjustment may be necessary after we receive your payment. In that event, we will notify you of any adjustment in your balance. We encourage you to call prior to making a payment intended to pay your account in full.